

Information to identify the case:

Debtor 1	Nazo Bracchi	Social Security number or ITIN	xxx-xx-1055
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-31467-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nazo Bracchi

2/21/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Nazo Bracchi
DebtorCase No. 19-31467-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 21

Date Rcvd: Feb 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2020.

db +Nazo Bracchi, 18 Commonwealth Avenue, Red Bank, NJ 07701-5739
 518568358 +Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518568359 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
 518568362 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518568363 +Hackensack Meridian, PO Box 650292, Dallas, TX 75265-0292
 518568365 +Monmouth Consultants Surgery Center, PO Box 17773, Belfast, ME 04915-4072
 518568366 +Monmouth Retina Consultants Inc., PO Box 15023, Belfast, ME 04915-4045
 518568368 +Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 01:37:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 22 2020 01:36:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518568355 +EDI: AMEREXPR.COM Feb 22 2020 05:53:00 Amex/Bankruptcy, Correspondence/Bankruptcy,
 Po Box 981540, El Paso, TX 79998-1540
 518568356 +EDI: TSYS2.COM Feb 22 2020 05:53:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 518568357 +EDI: CAPITALONE.COM Feb 22 2020 05:53:00 Capital One / Saks F, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 518568360 +EDI: CITICORP.COM Feb 22 2020 05:53:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518568361 +EDI: WFNNB.COM Feb 22 2020 05:53:00 ComenityCapital/Boscov, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 518568364 +E-mail/Text: bncnotices@becket-lee.com Feb 22 2020 01:36:03 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 518568367 +E-mail/Text: bnc@nordstrom.com Feb 22 2020 01:36:18 Nordstrom FSB, Attn: Bankruptcy,
 Po Box 6555, Englewood, CO 80155-6555
 518568369 +EDI: RMSC.COM Feb 22 2020 05:53:00 Synchb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 518571602 +EDI: RMSC.COM Feb 22 2020 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518568370 +EDI: RMSC.COM Feb 22 2020 05:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 518568371 EDI: TFSR.COM Feb 22 2020 05:48:00 Toyota Financial Services, Attn: Bankruptcy Dept,
 Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John Michael McDonnell jmcDonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
 Richard J. Pepsny on behalf of Debtor Nazo Bracchi pepsnylawfirm@msn.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4